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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Davin Edward Lopez EXAMINER: Jean D. Janvier

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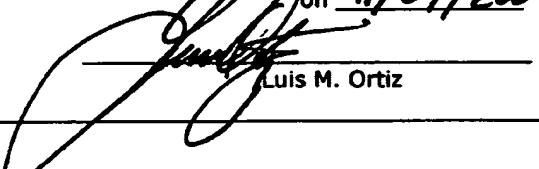
TITLED: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH
ELECTRONIC HAND HELD DEVICES

CERTIFICATE OF MAILING

Please forward all correspondence to:
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Luis M. Ortiz

Mail Stop Non-Fee Amendment
Commissioner for Patents
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is filed in response to the Office Action dated June 25, 2004 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

A petition for a 2-month extension of time and associated fee is being submitted together with this communication.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 6.